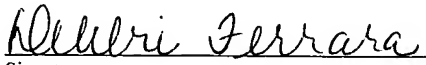
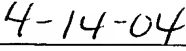


**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: C. Todd Praisner  
Filed: Concurrently Herewith  
For: METHOD AND SYSTEM FOR PUSHING CREDIT PAYMENTS AS  
BUYER INITIATED TRANSACTIONS  
Serial No.: UNKNOWN  
Group Art Unit: UNKNOWN  
Examiner: UNKNOWN  
Atty Dkt: WRKS:006

NUMBER: EV 302900226 US	
I hereby certify that this paper or fee is being deposited with the United States Postal Service "EXPRESS MAIL POST OFFICE TO ADDRESSEE" service, postage prepaid, under 37 CFR 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
	
Signature	Date

**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313

Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98, it is respectfully requested that this Information Disclosure Statement be entered and the document(s) listed on attached Form PTO-1449 be considered by the Examiner and made of record.

In accordance with 37 C.F.R §§ 1.97(g),(h), this Information Disclosure Statement is not to be construed as a representation that a search has been made, and is not to be construed to be an admission that (a) the information cited is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b); and/or (b) that the information cited is, or is considered to be prior art.

The present Information and Disclosure Statement is being filed prior to the receipt of a first Official Action reflecting an examination on the merits, and hence is believed to be timely filed in

accordance with 37 C.F.R. § 1.97(b). No fees are believed to be due in connection with the filing of this Information Disclosure Statement, however, should any fees under 37 C.F.R. §§ 1.16 to 1.21 be deemed necessary for any reason relating to these materials, the Commissioner is hereby authorized to deduct said fees from Deposit Account No. 10-1205/WRKS:006.

A copy of the listed document(s) required by 37 C.F.R. § 1.98(a)(2) is enclosed for the convenience of the Examiner.

Applicant respectfully requests that the listed document(s) be made of record in the present case.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Brian W. Peterman", is written over a horizontal line.

Brian W. Peterman  
Reg. No. 37,908  
Attorney for Applicant

O'KEEFE, EGAN & PETERMAN, LLP  
1101 Capital of Texas Highway South  
Building C, Suite 200  
Austin, Texas 78746  
(512) 347-1611  
FAX: (512) 347-1615

Enclosures

<b>Form PTO-1449</b> (modified)		Atty. Docket No. WRKS:006	Serial No. UNKNOWN
List of Patents and Publications for Applicant's  <b>INFORMATION DISCLOSURE STATEMENT</b>  (Use several sheets if necessary)		Applicant C. Todd Praisner	
		Filing Date: Concurrently Herewith	Group: UNKNOWN
U.S. Patent Documents See Page 1	Foreign Patent Documents See Page 1	Other Art See Page 1	

U.S. Patent Documents							
Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A1	2003/0212630	11/13/03	Kahr	705	40	
	A2	2002/0016765	2/7/02	Sacks	705	39	
	A3	2002/0019808	2/14/02	Sharma	705	40	
	A4	2002/0023055	2/21/02	Antognini et al.	705	40	
	A5	6,363,362	3/26/02	Burfield et al.	705	40	
	A6	2001/0037295	11/1/01	Olsen	705	40	
	A7	6,032,133	2/29/00	Hilt et al.	705	40	
	A8	6,097,834	8/1/00	Krouse et al.	382	137	

Foreign Patent Documents							
Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1	1 361 533	11/12/03	EP			
	B2	1 361 532	11/12/03	EP			
	B3	01/77938	10/18/01	WO			
	B4	98/58339	12/23/98	WO			

Other Art (Including Author, Title, Date, Pertinent Pages, Etc.)		
Exam. Init.	Ref. Des.	Citation
	C1	"Electronic Payment Unparalleled Solutions"; 5 pgs.; 2001 Metavante Corporation. Formerly M&I Data Services. (April 2001)

<b>Examiner:</b>	<b>Date Considered:</b>
EXAMINER: initial if reference considered, whether or not citation is in conformance with MPEP609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	